

## FEE SCHEDULE

FEE TYPE	FREQUENCY	AMOUNT
International ATM Transaction Fee	Per Transaction	1%
Loose Coin	Percentage of Total Coin	5% <sup>1</sup>
ATM Transaction Non-Member One ATM	Per Transaction	\$3
Money Order	Per Instrument	\$2
Returned Mail	Per Month	\$5
Duplicate Paper Statement	Per Month	\$5
Minimum Balance Relationship	Per Month	\$5
Notary Nonmember	Per Notarial Act	\$5
Official Check	Per Check	\$5
Check Cashing for Nonmembers	Per Check	\$5 <sup>2</sup>
Overdraft Transfer Line of Credit	Per Transaction	\$5
Signature Guarantee	Per Request	\$5
Temporary Checks	10 Checks Per Request	\$5
ACH/Check Copy	Per Check	\$10
Checking Service Smart Choice Checking	Per Month	\$10
Credit/Debit Card Replacement	Per Request	\$10
Dormant Relationship	Per Month	\$10

FEE TYPE	FREQUENCY	AMOUNT
Early Withdrawal Christmas Club	Per Transaction	\$10
On-us Check Processing for Nonmembers / Businesses	Per Check	\$10
Phone/Online Payment Convenience Fee	Per Transaction	\$12
Incoming Wire Transfer	Per Transaction	\$15
Verification of Account	Per Request	\$15
Account Research / Reconciliation	Per Hour	\$20
Account Closed by Credit Union	At Closing	\$25
IRA Closed By Member	At Closing	\$25
Outgoing Wire Transfer	Per Transaction	\$25
ACH/Check Stop Payment Authorization	Per Request	\$35
Personal/Auto Loan Extension	Per Request	\$35
Insufficient Funds Electronic Funds Transfer ACH Returned Check Debit Card Bill Pay	Per Transaction	\$35
Courtesy Pay and Courtesy Pay Plus	Per Transaction	\$35
Mortgage Release	Per Request	\$41
Money Market If Balance Falls Below Minimum	Per Month	\$10

FEE TYPE	FREQUENCY	AMOUNT
Emergency Title Release	Per Request	\$50
Garnishment and Levy	Per Item	\$100
Subordination Agreement	Per Request	\$150
Money Bags	Per Bag	\$5
Safe Deposit Boxes		
2x5	Per Year	\$25
3x5	Per Year	\$35
3x10	Per Year	\$50
5x10	Per Year	\$60
7x10	Per Year	\$70
10x10	Per Year	\$90
15x10	Per Year	\$110
External Transfers Standard Transfer (Outbound)	Per Transfer	\$5
External Transfers Express Transfer (Inbound)	Per Transfer	\$5
External Transfers Express Transfer (Outbound)	Per Transfer	\$7.50
External Transfers Personal Payment (Inbound)	Per Transfer	\$1
External Transfers Personal Payment (Outbound)	Per Transfer	\$1

### ADDITIONAL BUSINESS-RELATED FEES<sup>3</sup>

Business Checking I	No Monthly Maintenance Fee 10 Transactions per Month Free; \$.25 per Transaction thereafter
Business Checking II	\$5.00 Monthly Maintenance Fee 50 Transactions per Month Free; \$.25 per Transaction thereafter
Business Checking III	\$12.00 Monthly Maintenance Fee 150 Transactions per Month Free; \$.25 per Transaction thereafter
Documentation Fee	\$5.00 per Transaction by Member One in addition to any third-party costs associated with the request.



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<sup>1</sup>Not applicable to minors' accounts.

<sup>2</sup>Not applicable to representative payee accounts. <sup>3</sup>All fees listed on this fee schedule apply to business accounts. Some fees may be avoided by using our online banking service. Speak to a representative for details. Business Checking II and Business Checking III are eligible to have the Monthly Maintenance Fee waived if average monthly balance on shares and/or loans is \$25,000 or higher.

Federally insured by NCUA.

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